

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : **10/041,765**  
Filed : **January 7, 2002**  
Applicant : **Daniel Ahles**  
Title : **SYSTEMS AND METHODS FOR SELECTIVE USE OF RISK MODELS TO PREDICT FINANCIAL RISK**

Confirmation No. : **3190**  
Art Unit : **3691**  
Examiner : **Kelly Scaggs Campen**

Attorney Docket No. : **34250-1142**  
Customer No. : **29052**

**SUBMISSION OF SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Via Efs  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

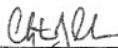
The citation of information on the attached Form PTO/SB/08A, "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications, no copy of any cited U.S. patent or U.S. patent application publication is provided herewith.

The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

This Statement is submitted under 37 C.F.R. § 1.97(d). Accordingly, the Commissioner is hereby authorized to charge the fee of \$180.00 required for consideration of this Statement to Deposit Account No. 19-5029.

Respectfully submitted,

  
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Date: July 31, 2008

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